

State of Michigan
Department of Energy, Labor and Economic Growth
Office of Financial and Insurance Regulation

Amended Enforcement Action
July – September 2010

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
ACA, 2, LLC	7748	Deferred Presentment	5-20-10	Proposed Consent Order	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-5-10	\$800 Civil Penalty
Adler, Yehuda Y.	7739	Insurance	5-19-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of an Agent	Consent Order	7-2-10	Revoke License \$500 Civil Penalty
Alexandrou, Ricky	7763	Insurance	5-24-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of an Agent	Consent Order	8-2-10	Revoke License \$7,218 Restitution
Amanda Cash Advance of Wixom, Inc.	7004	Deferred Presentment	12-11-08	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2159 Failure to maintain service agreement	Final Decision	8-2-10	Revoke License
Approved Cash Advance Centers	7767	Deferred Presentment	6-2-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	9-9-10	\$7,500 Civil Penalty

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Approved Cash Advance Centers	7610	Deferred Presentment	3-5-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	9-9-10	\$13,500 Civil Penalty
Bahoora, Alia	7106	Insurance	2-10-09	Proposed Consent Order	MCL 500.1207 Fiduciary Violation	Consent Order	7-16-10	\$5,000 Civil Penalty
Bzeih, Safi	8805	Mortgage	8-16-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	8-27-10	Prohibition
Cash For Checks, LLC	7573	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	7-13-10	\$4,300 Civil Penalty
Cash For Checks, LLC	7575	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	7-14-10	\$4,500 Civil Penalty
Cash For Checks, LLC	7572	Deferred Presentment	2-17-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	7-15-10	\$4,000 Civil Penalty

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Cash Now VI, LLC	8810	Deferred Presentment	8-3-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	9-29-10	\$1,000 Civil Penalty
Cash Now VII, LLC	7120	Deferred Presentment	3-6-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	8-10-10	\$5,400 Civil Penalty
Cash Now XVII, LLC	7786	Deferred Presentment	6-17-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	8-5-10	\$1,500 Civil Penalty
Cash Now XXXVI, LLC	7122	Deferred Presentment	3-5-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	8-10-10	\$1,800 Civil Penalty
Cashland Financial Services, Inc.	7792	Deferred Presentment	6-22-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-28-10	\$3,000 Civil Penalty
Cashland Financial Services, Inc.	7380	Deferred Presentment	9-1-10	Notice of Opportunity to Show Compliance	MCL 487.2151 Failure to post	Consent Order	8-30-10	\$12,500 Civil Penalty

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Central Clearing Co./Cash Now Partners, Limited Partnership	7510	Deferred Presentment	9-1-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-2-10	\$7,100 Civil Penalty
Check Cashing Express, Inc.	7645	Deferred Presentment	3-24-10	Notice of Opportunity to Show Compliance	MCL 487.2152 Failure to document service transaction MCL 487.2159 Failure to maintain service agreement	Consent Order	9-17-10	\$3,200 Civil Penalty
Chengerian, Richard	7519	Insurance	12-17-09	Cease & Desist Order	MCL 500.1239 Misconduct of Business	Cease & Desist Order	8-31-10	Cease & Desist Order
Conrad-Williamson, L.L.C.	7522	Deferred Presentment	3-19-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Final Decision	7-21-10	Revoke License
Cottonwood Financial Michigan, LLC	7787	Deferred Presentment	6-22-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-12-10	\$7,000 Civil Penalty
Deezkop Rose, LLC	7391	Deferred Presentment	9-22-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-20-10	\$3,500 Civil Penalty

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Doctor, Kenneth R.	8495	Securities	7-20-10	Notice of Opportunity to Show Compliance	MCL 451.2412 Misconduct of Business MCL 451.2102 Unlawful Practices	Consent Order	8-30-10	\$1,000 Civil Penalty Revoke License
ER Urgent Care Centers	7099	Securities	4-9-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	8-2-10	Cease & Desist Order
Erickson, Bruce Erickson & Associates, Inc.	7513	Insurance	3-15-10	Subpoena Issued	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of an Agent MCL 500.4503 Fraudulent Insurance Acts	Consent Order	7-20-10	Revoke License
Evans, Maurice	7600	Insurance	3-19-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	7-13-10	Revoke License \$1,000 Civil Penalty \$8,708 Restitution
Fish, James	8601	Mortgage	8-31-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	9-23-10	Prohibition
Frey-Cochrane, Jessee L.	7515	Insurance	2-2-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	7-20-10	\$500 Civil Penalty

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FU Money LLC	7581	Deferred Presentment	2-17-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-6-10	\$4,300 Civil Penalty
Goff, Robert	7764	Insurance	5-24-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of an Agent	Final Decision	8-12-10	Revoke License
Great Lakes Specialty Finance, Inc.	8808	Deferred Presentment	8-3-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	9-10-10	\$2,000 Civil Penalty
Haidous, Ali	7880	Mortgage	7-1-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	7-6-10	Prohibition
Harrington, Patrick	7879	Mortgage	7-1-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	7-6-10	Prohibition
Infinity Capital Group, LLC	7774	Securities	6-9-10	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Cease & Desist	8-2-10	Cease & Desist Order

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Instant Cash Advance Corp.	7617	Deferred Presentment	3-24-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-30-10	\$1,200 Civil Penalty
Instant Cash Advance Corp.	7785	Deferred Presentment	6-22-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-30-10	\$500 Civil Penalty
Jarrard, Bruce	8602	Mortgage	8-26-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	8-27-10	Prohibition Order
John, Tyron Johnson, Richard T. Investors Planning Services	7397	Insurance	12-14-09	Cease & Desist	MCL 500.1239 Misconduct of Business	Cease & Desist	7-16-10	Cease & Desist Order Cease & Desist Order Revoke License Cease & Desist Order Revoke License
Krumholz, Dennis	8606	Mortgage	8-16-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	8-27-10	Prohibition

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Miles, Jeffrey	7570	Insurance	4-26-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Consent Order	8-6-10	\$250 Civil Penalty
Mortgages R' Us, Inc.	5381	Mortgage	4-1-10	Notice of Intent to Revoke	MCL 445.1672 Failure to Respond	Final Order to Revoke	7-7-10	Revoke License
My 1 Stop Mortgage, LLC	5172	Mortgage	6-1-09	Notice of Intent to Revoke	MCL 445.1652 Misconduct of Business	Consent Order	7-9-10	\$1,000 Civil Penalty Revoke License
Nagi, Hassan	7881	Mortgage	7-1-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	4-15-10	Prohibition
Navigators Insurance Company	7788	Insurance	6-29-10	Proposed Settlement Agreement	MCL 500.438(3) Failure to Respond	Settlement Agreement	7-19-10	\$500 Civil Penalty
Nolen, Kyle	7599	Insurance	4-5-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an agent	Consent Order	7-19-10	\$1,250 Civil Penalty

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Olson, Sandra K. Olson, Christopher S. Alpha Title Agency	7503	Insurance	1-7-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of an Agent	Consent Order	9-30-10	\$500 Civil Penalty \$500 Civil Penalty Revoke License
Rogow, Barry A. Exact Title, LLC	7121	Insurance	11-12-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an Agent	Consent Order	8-6-10	\$1,000 Civil Penalty
Royster, Martin L. Royster, Carberry, Goldman & Associates	7753	Securities	6-10-10	Cease & Desist	MCL 451.501 Unregistered Sale of Securities	Consent Order	7-20-10	Revoke License
Set2Go Loans, Inc.	6998	Mortgage	6-16-09	Notice of Intent to Revoke License	MCL 445.1672 Failure to Respond	Final Order to Revoke	7-6-10	Revoke License
Smaw, David D.	5514	Insurance	7-9-10	Complaint	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-9-10	Revoke License
Store Sixty, LLC	7586	Deferred Presentment	3-1-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	7-30-10	\$2,500 Civil Penalty

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Store Sixty, LLC	7555	Deferred Presentment	3-1-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	8-5-10	\$5,500 Civil Penalty
VJD, Inc.	7449	Deferred Presentment	10-21-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-20-10	\$8,000 Civil Penalty
Williams, Angelo	9692	Mortgage	9-3-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	9-23-10	Prohibition Order
Wilson, Teresa	9689	Mortgage	9-3-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	9-23-10	Prohibition
Young, Freddie	9688	Mortgage	9-3-10	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	9-23-10	Prohibition
Young, John D.	5534	Insurance	4-21-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an Agent	Consent Order	8-4-10	\$250 Civil Penalty

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Zulewski, Cherise L. Downriver Title Agency	7334	Insurance	7-22-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of an Agent	Final Decision	8-16-10	Revoke License